

CLAIMS

1. A method comprising:
  - analyzing a plurality of asset accounts having a common account holder;
  - identifying an attribute associated with each of the plurality of asset accounts; and
  - determining whether an adjustment of assets among the plurality of asset accounts would benefit the account holder.
2. A method as recited in claim 1 wherein the attribute is an interest rate.
3. A method as recited in claim 1 further comprising identifying best available market interest rates for similar asset accounts.
4. A method as recited in claim 1 further comprising identifying a best interest rate among the plurality of asset accounts.
5. A method as recited in claim 1 further comprising recommending opening a new asset account if available market interest rates for similar asset accounts are better than at least one of the plurality of asset accounts.
6. A method as recited in claim 1 wherein the plurality of asset accounts includes a first asset account associated with a first financial institution and a second asset account associated with a second financial institution.

1 7. A method as recited in claim 1 further comprising recommending  
2 adjustment of assets among the plurality of asset accounts if such an adjustment  
3 would increase the interest earned by the account holder.

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5 8. A method as recited in claim 1 further comprising:  
6 recommending adjustment of assets among the plurality of asset accounts if  
7 such an adjustment would increase the interest earned by the account holder; and  
8 offering to perform the recommended adjustment of assets.  
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10 9. A method as recited in claim 1 further comprising transferring assets  
11 from a first asset account with a lower interest rate to a second asset account with  
12 a higher interest rate.  
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14 10. One or more computer-readable memories containing a computer  
15 program that is executable by a processor to perform the method recited in claim  
16 1.  
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18 11. A method comprising:  
19 analyzing a plurality of debt accounts having a common account holder;  
20 identifying an attribute associated with each of the plurality of debt  
21 accounts; and  
22 determining whether an adjustment of debts among the plurality of debt  
23 accounts would benefit the account holder.  
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12. A method as recited in claim 11 wherein the attribute is an interest rate.

13. A method as recited in claim 11 wherein the attribute is a loan repayment term.

14. A method as recited in claim 11 wherein the attribute is a type of collateral.

15. A method as recited in claim 11 further comprising identifying best available debt interest rates for debt accounts similar to the plurality of debt accounts.

16. A method as recited in claim 11 further comprising identifying a best interest rate among the plurality of debt accounts.

17. A method as recited in claim 11 further comprising recommending opening a new debt account if available debt interest rates for debt accounts similar to the plurality of debt accounts are better than at least one of the plurality of debt accounts.

18. A method as recited in claim 11 wherein the plurality of debt accounts includes a first debt account associated with a first financial institution and a second debt account associated with a second financial institution.

1        19. A method as recited in claim 11 further comprising recommending  
2 adjustment of debts among the plurality of debt accounts if such an adjustment  
3 would reduce the interest charged to the account holder.

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5        20. A method as recited in claim 11 further comprising:  
6 recommending adjustment of debts among the plurality of debt accounts if  
7 such an adjustment would reduce the interest charged to the account holder; and  
8 offering to perform the recommended adjustment of debts.

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10       21. A method as recited in claim 11 further comprising transferring  
11 debts from a first debt account with a higher interest rate to a second debt account  
12 with a lower interest rate.

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14       22. One or more computer-readable memories containing a computer  
15 program that is executable by a processor to perform the method recited in claim  
16 11.

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18       23. A method comprising:  
19 analyzing a plurality of debt accounts and asset accounts having a common  
20 account holder;  
21 identifying an attribute associated with each of the plurality of debt  
22 accounts and asset accounts; and  
23 determining whether an adjustment of funds among the plurality of debt  
24 accounts and asset accounts would benefit the account holder.  
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2       **30.**    A method as recited in claim 23 further comprising executing the  
3 adjustment of funds if the account holder accepts the offer to perform the  
4 recommended adjustment of funds.  
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6       **31.**    One or more computer-readable memories containing a computer  
7 program that is executable by a processor to perform the method recited in claim  
8 23.  
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10       **32.**    A method comprising:  
11       analyzing a plurality of financial accounts having a common account  
12 holder, wherein at least two of the plurality of financial accounts are associated  
13 with different financial institutions; and  
14       determining whether an adjustment of funds among the plurality of  
15 financial accounts would benefit the account holder.  
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17       **33.**    A method as recited in claim 32 further comprising identifying best  
18 available market interest rates for financial accounts similar to the plurality of  
19 financial accounts.  
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21       **34.**    A method as recited in claim 32 further comprising identifying a  
22 best asset account interest rate among the plurality of financial accounts.  
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35. A method as recited in claim 32 further comprising identifying a best debt account interest rate among the plurality of financial accounts.

36. A method as recited in claim 32 further comprising recommending adjustment of funds among the plurality of financial accounts if such an adjustment would reduce the interest charged to the account holder or increase the interest earned by the account holder.

37. A method as recited in claim 32 further comprising:  
recommending adjustment of funds among the plurality of financial  
accounts if such an adjustment would benefit the account holder; and  
offering to perform the recommended adjustment of funds.

**38.** A method as recited in claim 32 further comprising executing the adjustment of funds if the account holder accepts the offer to perform the recommended adjustment of funds.

39. One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 32.

40. One or more computer-readable media having stored thereon a computer program that, when executed by one or more processors, causes the one or more processors to:

analyze a plurality of accounts having a common account holder;

1 identify an attribute associated with each of the plurality of accounts; and  
2 determine whether an adjustment of funds among the plurality of accounts  
3 would benefit the account holder.  
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5 41. One or more computer-readable media as recited in claim 40  
6 wherein the plurality of accounts include asset accounts.  
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8 42. One or more computer-readable media as recited in claim 40  
9 wherein the plurality of accounts include debt accounts.  
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11 43. One or more computer-readable media as recited in claim 40  
12 wherein the plurality of accounts include at least one asset account and at least one  
13 debt account.  
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15 44. One or more computer-readable media as recited in claim 40  
16 wherein the plurality of accounts include a first asset account associated with a  
17 first financial institution and a second asset account associated with a second  
18 financial institution.  
19

20 45. One or more computer-readable media as recited in claim 40  
21 wherein the attribute is an interest rate.  
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1        **46.**    An apparatus comprising a financial management system to analyze  
2 a plurality of accounts having a common account holder and to identify an  
3 attribute associated with each of the plurality of accounts, the financial  
4 management system being configured to determine whether an adjustment of  
5 funds among the plurality of accounts would benefit the account holder.

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7        **47.**    An apparatus as recited in claim 46 further comprising an asset  
8 analysis module to analyze asset accounts.

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10       **48.**    An apparatus as recited in claim 46 further comprising a debt  
11 analysis module to analyze debt accounts.

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13       **49.**    An apparatus as recited in claim 46 further comprising a balance  
14 sheet analysis module to analyze both asset accounts and debt accounts.

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16       **50.**    An apparatus as recited in claim 46 further comprising a transaction  
17 execution module to execute the transfer of funds between accounts.

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19       **51.**    An apparatus as recited in claim 46 further comprising a set of logic  
20 rules applied by an analysis engine.  
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